



**AllianceOne**  
Receivables Management, Inc.

Send Correspondence To:  
1850 Street Rd. Suite 300  
Trevose, PA 19053

We strive to offer the best experience and simple payment options.

February 24, 2017

Name: SHOEL LOWY  
Account Number: [REDACTED] 4197  
Creditor Reference Number: XXXXXXXXXXXXX0903  
Creditor: CAPITAL ONE BANK (USA), N.A  
Balance: \$1,936.36

Avoid Possible Legal Referral - Debt Reduction Offer

Dear SHOEL LOWY,

Our client, CAPITAL ONE BANK (USA), N.A, indicates that if we are unable to work out a suitable arrangement with you, your account is eligible for referral by our client to an attorney to review for possible legal action. We are here to provide you a way to avoid possible referral for legal review. Please note that no decision has been made as to whether legal action will be taken. That decision can be made only by an attorney, and an attorney has not yet reviewed your account.

At this time, we would like to offer to resolve your account for 35% off the balance! That's a reduced payment amount of \$1258.63. Upon receipt and clearance of your payment, we will immediately cease collection activity and will notify our client that you have paid your account.

If you can't pay the reduced amount within 15 days, please call 800-279-3480 to discuss other options including a variety of payment plans.

We want to make this a positive experience and look forward to working with you.

Sincerely,

CURTIS STANLEY

AllianceOne Receivables Management, Inc.

AllianceOne has #Gone Green, visit [emailportal.allianceoneinc.com](mailto:emailportal.allianceoneinc.com) and sign up if you would like to begin receiving emailed notices or go to [www.aoiezipay.com](http://www.aoiezipay.com) to set up payments online!

This communication is from a debt collector. This is an attempt to collect a debt, and any information obtained will be used for that purpose.

AllianceOne is not a law firm. AllianceOne does not intend to obtain a money judgment, or seek any other relief, against you in court. The New York State Department of Financial Services, however, requires that the following notice be provided:

If a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt:

1. Supplemental security income, (SSI);
2. Social security;
3. Public assistance (welfare);
4. Spousal support, maintenance (alimony) or child support;
5. Unemployment benefits;
6. Disability benefits;
7. Workers' compensation benefits;
8. Public or private pensions;
9. Veterans' benefits;
10. Federal student loans, federal student grants, and federal work study funds; and
11. Ninety percent of your wages or salary earned in the last sixty days.

The New York City Department of Consumer Affairs license number issued to AllianceOne is 1265901.

S: 124951-L: 4865-O: CP2-DEF-4800-346

✂ Detach Bottom Portion And Return With Payment ✂

To contact us regarding your account, call:  
800-279-3480

**AllianceOne**  
Receivables Management, Inc.

Regarding: CAPITAL ONE BANK (USA), N.A		
Creditor Reference Number	Balance	Settlement Amount
XXXXXXXXXXXX0903	\$1,936.36	\$1258.63

You can pay online at [www.aoiezipay.com](http://www.aoiezipay.com).

↓ Please make check or money order payable to:

AllianceOne Receivables Management Inc  
PO Box 3111  
Southeastern, PA 19398-3111



PO Box 1259  
Dept. 114164  
Oaks, PA 19456



↑ Mail return address only; send no letters

SHOEL LOWY  
[REDACTED]



CP2 XXXXXXXXXXXXX0903 28164197 3 00000000 0000193636 0000000000 7